



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [SOUTHSTATE CORPORATION](#)

**City/State** [WINTER HAVEN, FL](#)

## Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [46,201,541](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

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[1101 FIRST STREET SOUTH](#)  
[SUITE 202](#)  
[WINTER HAVEN, FL 33880](#)

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BHC Name

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## Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	43,076,580	38,199,116	39,980,274	28,659,392	15,421,907
Net income (\$000)	100,329	146,949	475,543	120,632	186,483
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.45	2.55	39	2.76	2.67	54	2.60	2.60	46	2.90	2.77	55	3.28	3.01	58
+ Non-interest income	0.85	0.97	54	1.07	1.13	55	0.94	1.04	52	1.14	1.21	55	0.99	1.32	44
- Overhead expense	2.17	2.18	56	2.37	2.28	61	2.42	2.17	70	2.97	2.57	74	2.70	2.69	57
- Provision for credit losses	-0.08	0.04	18	-0.53	-0.12	9	-0.41	-0.09	4	0.70	0.51	79	0.08	0.15	34
+ Securities gains (losses)	0	0	17	0	0.01	54	0	0.01	41	0	0.02	46	0.02	0.01	81
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	14	0	0	79
= Pretax net operating income (tax equivalent)	1.20	1.35	35	1.98	1.78	66	1.53	1.66	42	0.38	1.04	12	1.51	1.56	43
Net operating income	0.93	1.03	38	1.54	1.36	67	1.19	1.26	47	0.42	0.81	16	1.21	1.19	47
Net income	0.93	1.02	38	1.54	1.35	68	1.19	1.26	47	0.42	0.82	16	1.21	1.19	47
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.80	2.96	37	3.22	3.18	51	3.01	3.06	44	3.53	3.55	46	4.43	4.41	53
Interest expense	0.09	0.20	20	0.19	0.29	33	0.14	0.25	25	0.32	0.52	23	0.65	1.08	17
Net interest income (tax equivalent)	2.71	2.75	42	3.03	2.88	59	2.87	2.80	49	3.21	3.01	59	3.78	3.33	70
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.04	0.09	47	0	0.16	10	0.01	0.11	16	0.01	0.27	6	0.05	0.21	26
Earnings coverage of net loan and lease losses (X)	51.29	38.54	70	-6,529.62	25.70	1	145.81	39.72	87	107.38	22.91	92	41.49	24.40	80
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.13	1.20	45	1.66	1.49	69	1.26	1.23	58	1.85	1.58	74	0.54	0.83	25
Allowance for loan and lease losses / Total loans and leases	1.13	1.17	47	1.64	1.47	70	1.25	1.20	58	1.83	1.55	75	0.54	0.81	24
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.31	0.47	34	0.45	0.70	35	0.32	0.49	32	0.43	0.71	29	0.39	0.57	32
30-89 days past due loans and leases / Total loans and leases	0.31	0.32	59	0.13	0.33	20	0.42	0.32	72	0.20	0.39	27	0.24	0.43	29
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-12.11	-1.97	18	-12.49	-0.51	17	-15.64	-2.33	12	-7.74	3.20	19	5.46	14.45	22
Net short-term noncore funding dependence	-12.92	-6.65	26	-13.55	-6.88	24	-16.63	-7.71	20	-9.47	-4.76	27	4.02	3.38	43
Net loans and leases / Total assets	57.11	59.31	42	61.51	60.99	48	56.76	58.67	46	64.83	61.58	51	71.43	63.77	66
<b>Capitalization</b>															
Tier 1 leverage ratio	8.45	9.06	31	8.47	9.15	34	8.05	8.98	25	8.27	9.13	25	9.73	9.76	56
Holding company equity capital / Total assets	11.20	10.29	62	11.88	10.72	70	11.45	10.71	62	12.30	11.16	68	14.90	12.43	80
Total equity capital (including minority interest) / Total assets	11.20	10.40	61	11.88	10.85	68	11.45	10.82	61	12.30	11.29	67	14.90	12.57	79
Common equity tier 1 capital / Total risk-weighted assets	11.37	12.21	38	12.13	12.57	49	11.75	12.42	41	11.77	12.38	42	11.30	12.17	37
Net loans and leases / Equity capital (X)	5.10	5.82	34	5.18	5.73	41	4.96	5.53	41	5.27	5.58	46	4.79	5.21	42
Cash dividends / Net income	33.81	33.45	51	22.76	23.13	47	28.46	28.27	49	81.45	42.30	92	30.94	33.12	47
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	16.29	9.35	76	138.72	16.49	98	11.04	10.50	64	137.36	16.68	99	8.48	9.26	62
Equity capital	9.63	4.03	78	103.35	9.13	97	3.34	7.46	38	95.86	6.99	98	0.28	10.49	11
Net loans and leases	7.97	6.29	64	113.73	7.22	98	-2.77	3.36	29	115.41	9.07	99	3.53	9.10	28
Noncore funding	-29.18	-10.65	25	16.23	-25.09	88	-15.37	-14.79	48	58.41	-12.18	98	89.86	6.59	95
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	5.57	11.08	40	5.20	11.33	38	4.37	10.95	33	5.29	13.56	36	0	13.04	13
Equity investment in subsidiaries / Equity capital	105.95	103.47	66	103.97	102.85	58	104.93	103.22	65	103.34	102.81	56	103.98	103.22	56
Cash from ops + noncash items + op expense / Op expense + dividends	208.38	125.04	78	24.73	98.58	22	149.75	154.48	56	70.64	147.24	10	308.88	190.27	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	234,282	259,968	990,519	851,198	534,790	-9.88	155.35
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	230,146	255,556	973,235	838,696	528,963	-9.94	152.80
Tax-exempt income on loans and leases.....	4,136	4,412	17,284	12,502	5,827	-6.26	481.72
Estimated tax benefit on income on loans and leases.....	1,012	894	3,826	3,118	1,163	13.22	124.88
Income on loans and leases (tax equivalent).....	235,294	260,862	994,345	854,316	535,953	-9.80	155.20
Investment interest income (tax equivalent).....	34,007	17,466	86,724	52,987	44,635	94.70	261.43
Interest on balances due from depository institutions.....	2,114	960	6,646	4,176	9,857	120.21	505.73
Interest income on other earning assets.....	936	463	3,047	2,411	2,379	102.16	181.08
Total interest income (tax equivalent).....	272,351	279,751	1,090,762	913,890	592,824	-2.65	166.25
Interest on time deposits of \$250K or more.....	462	1,167	3,651	5,279	4,560	-60.41	121.05
Interest on time deposits < \$250K.....	1,819	4,268	13,029	20,782	21,142	-57.38	127.09
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	2,346	5,822	16,502	29,380	40,219	-59.70	57.77
Interest on other borrowings and trading liabilities.....	922	1,530	4,945	19,851	20,631	-39.74	-18.12
Interest on subordinated debt and mandatory convertible securities.....	3,441	3,691	13,501	8,271	0	-6.77	
Total interest expense.....	8,990	16,478	51,628	83,563	86,552	-45.44	148.14
Net interest income (tax equivalent).....	263,361	263,273	1,039,134	830,327	506,272	0.03	166.91
Non-interest income.....	91,224	101,856	374,845	327,968	152,463	-10.44	155.02
Adjusted operating income (tax equivalent).....	354,585	365,129	1,413,979	1,158,295	658,735	-2.89	163.75
Overhead expense.....	233,734	226,732	969,159	851,145	416,246	3.09	124.62
Provision for credit losses.....	-8,449	-50,870	-165,273	199,365	12,777		
Securities gains (losses).....	-2	11	107	780	2,784		
Other tax equivalent adjustments.....	0	0	0	-1	1		
Pretax net operating income (tax equivalent).....	129,298	189,278	610,200	108,564	232,497	-31.69	384.73
Applicable income taxes.....	27,084	41,043	128,736	-16,660	43,942	-34.01	281.30
Tax equivalent adjustments.....	1,885	1,286	5,921	4,592	2,072	46.58	44.22
Applicable income taxes (tax equivalent).....	28,969	42,329	134,657	-12,068	46,014	-31.56	244.46
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	100,329	146,949	475,543	120,632	186,483	-31.73	449.33
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	100,329	146,949	475,543	120,632	186,483	-31.73	449.33
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	100,329	146,949	475,543	120,632	186,483	-31.73	449.33
Investment securities income (tax equivalent).....	34,007	17,466	86,724	52,987	44,635	94.70	261.43
US Treasury and agency securities (excluding mortgage-backed securities).....	3,145	1,992	9,130	6,699	1,301	57.88	672.73
Mortgage-backed securities.....	24,669	12,177	61,434	36,146	36,734	102.59	296.67
All other securities.....	6,193	3,297	16,160	10,142	6,600	87.83	122.53
Cash dividends declared.....	33,922	33,448	135,337	98,256	57,696	1.42	251.67
Common.....	33,922	33,448	135,337	98,256	57,696	1.42	251.67
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.53	2.75	32	2.93	2.96	48	2.73	2.85	38	3.19	3.27	43	3.84	4	36
Less: Interest expense .....	0.08	0.19	19	0.17	0.27	32	0.13	0.23	24	0.29	0.48	22	0.56	0.98	19
Equals: Net interest income (tax equivalent) .....	2.45	2.55	39	2.76	2.67	54	2.60	2.60	46	2.90	2.77	55	3.28	3.01	58
Plus: Non-interest income .....	0.85	0.97	54	1.07	1.13	55	0.94	1.04	52	1.14	1.21	55	0.99	1.32	44
Equals: adjusted operating income (tax equivalent) .....	3.29	3.56	38	3.82	3.87	56	3.54	3.70	41	4.04	4.04	56	4.27	4.41	44
Less: Overhead expense .....	2.17	2.18	56	2.37	2.28	61	2.42	2.17	70	2.97	2.57	74	2.70	2.69	57
Less: Provision for credit losses .....	-0.08	0.04	18	-0.53	-0.12	9	-0.41	-0.09	4	0.70	0.51	79	0.08	0.15	34
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	17	0	0.01	55	0	0.01	41	0	0.02	46	0.02	0.01	81
Plus: other tax equivalent adjustments .....	0	0	44	0	0	48	0	0	46	0	0	14	0	0	79
Equals: Pretax net operating income (tax equivalent) .....	1.20	1.35	35	1.98	1.78	66	1.53	1.66	42	0.38	1.04	12	1.51	1.56	43
Less: Applicable income taxes (tax equivalent) .....	0.27	0.31	39	0.44	0.40	69	0.34	0.38	37	-0.04	0.23	4	0.30	0.36	33
Less: Minority interest .....	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	0.93	1.03	38	1.54	1.36	67	1.19	1.26	47	0.42	0.81	16	1.21	1.19	47
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.93	1.02	38	1.54	1.35	68	1.19	1.26	47	0.42	0.82	16	1.21	1.19	47
Memo: Net income (last four quarters) .....	1.04	1.17	34	0.71	1.07	17	1.19	1.26	47	0.42	0.82	16	1.21	1.19	47
Net income—BHC and noncontrolling (minority) interest .....	0.93	1.04	37	1.54	1.37	68	1.19	1.27	45	0.42	0.83	14	1.21	1.20	47
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.39	93.16	18	91.07	93.08	23	90.63	93.08	22	90.29	92.32	25	86.85	91.05	10
Average interest-bearing funds / Average assets .....	58.70	60.43	48	58.99	62.97	35	58.25	61.99	38	60.61	64.06	35	63.14	65.57	41
Interest income (tax equivalent) / Average earning assets .....	2.80	2.96	37	3.22	3.18	51	3.01	3.06	44	3.53	3.55	46	4.43	4.41	53
Interest expense / Average earning assets .....	0.09	0.20	20	0.19	0.29	33	0.14	0.25	25	0.32	0.52	23	0.65	1.08	17
Net interest income (tax equivalent) / Average earning assets .....	2.71	2.75	42	3.03	2.88	59	2.87	2.80	49	3.21	3.01	59	3.78	3.33	70
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.77	3.88	45	4.21	4.05	65	4.08	4.01	61	4.35	4.27	59	4.77	5.09	34
Interest-bearing bank balances .....	0.14	0.18	23	0.08	0.10	18	0.12	0.14	19	0.16	0.27	17	2.35	2.04	69
Federal funds sold and reverse repos .....	0.51	0.28	81	0.79	0.26	83	0.90	0.25	87	0.06	0.68	15	0.14	2.44	10
Trading assets .....	0.21	0.43	64	0.06	0.39	63	0.09	0.45	61	0	0.60	49	0.99		
Total earning assets .....	2.78	2.93	37	3.20	3.15	51	2.99	3.04	44	3.51	3.51	47	4.41	4.36	54
Investment securities (tax equivalent) .....	1.76	1.78	52	1.60	1.84	33	1.58	1.77	41	1.95	2.25	25	2.71	2.76	47
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.05	1.09	48	1.38	1.30	57	1.36	1.14	67	1.60	1.75	44	0.65	2.32	3
Mortgage-backed securities .....	1.47	1.67	28	1.24	1.60	18	1.33	1.57	28	1.54	2.05	10	2.74	2.61	66
All other securities .....	2.01	2.75	28	2.19	2.93	24	2.27	2.81	34	2.47	3.24	21	3.50	4.06	36
Interest-bearing deposits .....	0.08	0.16	24	0.21	0.26	47	0.15	0.21	36	0.36	0.53	30	0.76	1.10	26
Time deposits of \$250K or more .....	0.32	0.48	27	0.60	0.82	31	0.52	0.66	37	0.88	1.42	12	1.53	1.96	19
Time deposits < \$250K .....	0.32	0.44	37	0.60	0.78	34	0.51	0.62	41	0.86	1.36	11	1.48	1.82	28
Other domestic deposits .....	0.04	0.13	14	0.13	0.17	42	0.09	0.15	33	0.23	0.36	29	0.58	0.93	21
Foreign deposits .....		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.14	0.16	50	0.16	0.18	64	0.14	0.17	60	0.35	0.62	33	0.93	1.86	27
Other borrowed funds and trading liabilities .....	0	1.14	5	0	1.38	4	0.01	1.27	5	0.78	1.50	16	1.67	2.38	15
All interest-bearing funds .....	0.14	0.31	17	0.29	0.42	33	0.22	0.37	25	0.48	0.74	23	0.89	1.49	16

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	91,224	101,856	374,845	327,968	152,463
Fiduciary activities income	4,110	3,835	16,195	14,363	13,871
Service charges on deposit accounts - domestic	16,956	15,189	60,129	51,961	48,079
Trading revenue	-3,215	39	325	486	0
Investment banking fees and commissions	36,893	33,484	130,485	74,920	15,373
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	10,140	13,340	25,548	26,119	2,139
Net securitization income	24	6	4	18	31
Net gains (losses) on sales of loans, OREO, other assets	3,439	16,548	51,227	92,014	17,300
Other non-interest income	22,877	19,415	90,932	68,087	55,670
Total overhead expenses	233,734	226,732	969,159	851,145	416,246
Personnel expense	137,673	140,361	552,030	416,599	244,273
Net occupancy expense	20,622	22,208	87,462	73,214	46,288
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	8,494	9,164	35,192	26,992	13,085
Other operating expenses	66,945	54,999	294,475	334,340	112,600
Fee income on mutual funds and annuities	2,255	1,946	8,903	3,308	3,292
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	5,182	5,210	5,036	5,183	2,546
Average personnel expense per employee	26.57	26.94	109.62	80.38	95.94
Average assets per employee	8,312.73	7,331.88	7,938.89	5,529.50	6,057.31

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	2.47	2.26	58	1.91	2.10	53	2.38	2.17	55	1.01	2.02	42	2.16	2.72	48
Overhead expenses / Net Interest Income + non-interest income	66.27	61.09	69	62.32	59.31	63	68.83	59.28	87	73.78	62.28	84	63.39	61.29	64
<b>Percent of Average Assets</b>															
Total overhead expense	2.17	2.18	56	2.37	2.28	61	2.42	2.17	70	2.97	2.57	74	2.70	2.69	57
Personnel expense	1.28	1.21	64	1.47	1.28	70	1.38	1.21	70	1.45	1.30	67	1.58	1.41	67
Net occupancy expense	0.19	0.23	30	0.23	0.24	45	0.22	0.23	43	0.26	0.26	49	0.30	0.28	61
Other operating expenses	0.70	0.71	62	0.67	0.73	52	0.82	0.72	75	1.26	0.94	79	0.81	0.97	46
Overhead less non-interest income	1.32	1.18	60	1.31	1.10	67	1.49	1.10	84	1.83	1.25	84	1.71	1.32	75
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	65.92	60.59	71	62.10	58.69	65	68.54	58.83	86	73.48	61.82	84	63.19	60.64	65
Personnel expense	38.83	33.94	74	38.44	33.28	77	39.04	32.93	82	35.97	32.36	68	37.08	32.39	78
Net occupancy expense	5.82	6.43	37	6.08	6.42	45	6.19	6.23	49	6.32	6.58	44	7.03	6.52	61
Other operating expenses	21.28	19.35	69	17.57	18.45	51	23.31	19.18	79	31.20	22.28	86	19.08	21.20	44
Total non-interest income	25.73	26.24	55	27.90	28.42	56	26.51	27.67	53	28.31	28.83	55	23.14	29.23	45
Fiduciary activities income	1.16	2.31	45	1.05	2.15	42	1.15	2.20	44	1.24	2.09	44	2.11	1.97	60
Service charges on domestic deposit accounts	4.78	3.51	68	4.16	3.21	69	4.25	3.27	65	4.49	3.27	71	7.30	3.88	92
Trading revenue	-0.91	0.53	6	0.01	0.97	47	0.02	0.62	51	0.04	1.28	45	0	1.18	22
Investment banking fees and commissions	10.40	2.33	91	9.17	2.51	88	9.23	2.58	87	6.47	2.46	84	2.33	3.54	62
Insurance activities revenue	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	2.86	1.49	81	3.65	0.99	87	1.81	0.60	85	2.25	0.01	93	0.32	0.28	68
Net securitization income	0.01	0	91	0	0.01	90	0	0.01	88	0	0	89	0	0.01	88
Net gain (loss) - sales of loans, OREO, and other assets	0.97	1.74	44	4.53	3.74	66	3.62	3.30	61	7.94	3.92	81	2.63	1.86	70
Other non-interest income	6.45	8.92	42	5.32	8.65	33	6.43	9.27	34	5.88	9.65	33	8.45	10.04	51
Overhead less non-interest income	40.19	33.42	68	34.20	29.66	60	42.03	30.52	85	45.17	31.93	83	40.04	31.06	76
Applicable income taxes / Pretax net operating income (tax equivalent)	20.95	20.83	52	21.68	21.04	51	21.10	21.18	44	-15.35	18.63	1	18.90	20.56	34
Applicable income tax + TE / Pretax net operating income + TE	22.40	22.92	46	22.36	22.74	48	22.07	22.67	38	-11.12	21.18	1	19.79	23.23	18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	20,936,403	18,865,411	19,425,203	18,989,126	9,358,369	10.98	221.43
Commercial and industrial loans	3,549,598	4,054,123	2,701,172	4,095,640	1,087,271	-12.44	451.09
Loans to individuals	1,161,846	880,136	904,680	894,329	663,778	32.01	111.17
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	11,684	12,744	11,131	12,242	9,129	-8.32	11.36
Other loans and leases	1,027,272	1,032,048	1,077,703	963,264	315,920	-0.46	327.17
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	26,686,803	24,844,462	24,119,889	24,954,601	11,434,467	7.42	235.31
Less: Allowance for loan and lease losses	300,396	406,460	301,807	457,309	61,991	-26.09	598.51
Net loans and leases	26,386,407	24,438,002	23,818,082	24,497,292	11,372,476	7.97	233.34
Debt securities that reprice or mature in over 1 year	8,483,099	4,834,942	6,748,155	4,037,152	1,716,877	75.45	531.76
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	34,869,506	29,272,944	30,566,237	28,534,444	13,089,353	19.12	276.50
Interest-bearing bank balances	5,309,726	5,480,154	6,353,997	4,140,360	326,168	-3.11	1423.15
Federal funds sold and reverse repos	134,508	9,610	12,497	5,938	100,517	1299.67	31.25
Debt securities that reprice or mature within 1 year	268,876	270,861	265,224	249,062	239,170	-0.73	566.54
Trading assets	482,668	482,168	486,465	813,437	0	0.10	
Total earning assets	41,065,284	35,515,737	37,684,420	33,743,241	13,755,208	15.63	321.06
Non-interest-bearing cash and due from depository institutions	588,372	484,373	476,653	462,957	262,019	21.47	177.48
Premises, fixed assets, and leases	574,748	600,365	568,077	615,246	317,321	-4.27	182.42
Other real estate owned	3,290	11,471	2,736	11,914	11,964	-71.32	-83.56
Investment in unconsolidated subsidiaries	116,436	117,954	108,482	116,645	86,627	-1.29	5047.48
Intangible and other assets	3,853,411	3,000,432	3,119,664	2,839,870	1,487,953	28.43	301.62
Total assets	46,201,541	39,730,332	41,960,032	37,789,873	15,921,092	16.29	314.36
Quarterly average assets	43,076,580	38,199,116	41,373,562	37,968,556	15,838,547	12.77	296.06
Average loans and leases (YTD)	24,953,593	24,791,058	24,364,052	19,636,272	11,227,053	0.66	218.62
<b>Memoranda</b>							
Loans held-for-sale	130,376	352,997	191,723	290,467	59,363	-63.07	177.47
Loans not held-for-sale	26,556,427	24,491,465	23,928,166	24,664,134	11,375,104	8.43	235.65
Real estate loans secured by 1-4 family	5,682,670	5,868,762	5,583,811	5,952,211	3,794,263	-3.17	93.98
Commercial real estate loans	15,135,488	12,865,223	13,727,500	12,901,881	5,494,219	17.65	330.55
Construction and land development	2,315,539	1,888,624	2,027,996	1,898,148	1,017,260	22.60	176.30
Multifamily	558,421	356,992	443,106	388,569	211,548	56.42	411.37
Nonfarm nonresidential	12,261,528	10,619,607	11,256,398	10,615,164	4,265,411	15.46	377.45
Real estate loans secured by farmland	118,245	131,426	113,892	135,034	69,887	-10.03	72.14
Total investment securities	8,751,975	5,105,803	7,013,379	4,286,214	1,956,047	71.41	531.51
U.S. Treasury securities	268,581	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	896,569	577,076	773,282	507,140	188,369	55.36	328.90
Municipal securities	1,127,697	596,103	812,689	520,040	208,415	89.18	446.42
Mortgage-backed securities	6,428,968	3,918,938	5,408,674	3,245,332	1,559,263	64.05	564.35
Asset-backed securities	0	0	0	0	0		
Other debt securities	30,160	13,686	18,734	13,702	0	120.37	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	5,924,206	3,891,490	5,193,478	3,330,672	1,956,047	52.23	329.36
U.S. Treasury securities	268,581	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	637,298	462,089	597,779	434,140	188,369	37.92	204.87
Municipal securities	1,127,697	596,103	812,689	520,040	208,415	89.18	463.05
Mortgage-backed securities	3,860,470	2,819,612	3,764,276	2,362,790	1,559,263	36.91	298.93
Asset-backed securities	0	0	0	0	0		
Other debt securities	30,160	13,686	18,734	13,702	0	120.37	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-197,274	-33,548	-41,837	1,641			
Available-for-sale securities appreciation (depreciation)	-389,938	-1,154	-27,818	62,636	15,285		
Structured notes, fair value	0	0	0	0	0		-100.00
Pledged securities	2,581,609	2,704,367	2,578,983	2,639,086	726,067	-4.54	173.29

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	14,052,332	2,679,832	4,427,617	2,518,977	938,038	424.37	1488.25
NOW, ATS and transaction accounts	9,648,719	1,723,970	2,304,317	1,739,691	952,871	459.68	1422.89
Time deposits less brokered deposits < \$250K	2,112,529	2,258,639	1,743,370	2,344,574	1,362,413	-6.47	160.15
MMDA and other savings accounts	12,246,237	24,557,881	25,512,819	22,686,610	8,630,789	-50.13	89.83
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	38,059,817	31,220,322	33,988,123	29,289,852	11,884,111	21.91	333.41
Time deposits of \$250K or more	564,662	745,165	591,071	803,134	292,985	-24.22	304.77
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	770,408	878,581	781,239	779,666	298,741	-12.31	118.60
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	326	428	434	427	706,098	-23.83	-99.04
Other borrowings w/remaining maturity over 1 year	2,605	2,931	2,605	3,038	82,851	-11.12	181.01
Brokered deposits < \$250K	151,351	475,923	475,635	600,896	0	-68.20	34.56
Noncore funding	1,489,352	2,103,028	1,850,984	2,187,161	1,380,675	-29.18	132.95
Trading liabilities	457,493	399,625	457,841	804,832	0	14.48	
Subordinated notes and debentures + trust preferred securities	405,553	390,323	327,066	390,178	115,833	3.90	455.09
Other liabilities	614,918	897,214	533,078	469,970	167,460	-31.46	705.78
Total liabilities	41,027,133	35,010,512	37,157,092	33,141,993	13,548,079	17.19	328.70
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	189,403	177,651	173,331	177,434	84,361	6.62	159.18
Common surplus	4,214,897	3,772,248	3,653,098	3,765,406	1,607,740	11.73	272.28
Retained earnings	1,064,064	770,952	997,657	657,451	679,895	38.02	180.36
Accumulated other comprehensive income	-293,956	-1,031	-21,146	47,589	1,017		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	5,174,408	4,719,820	4,802,940	4,647,880	2,373,013	9.63	227.51
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,174,408	4,719,820	4,802,940	4,647,880	2,373,013	9.63	227.51
Total liabilities and capital	46,201,541	39,730,332	41,960,032	37,789,873	15,921,092	16.29	314.36
<b>Memoranda</b>							
Non-interest-bearing deposits	14,052,332	10,801,812	11,498,840	9,711,338	3,245,306	30.09	440.66
Interest-bearing deposits	24,723,498	21,639,598	23,555,989	20,982,544	8,931,790	14.25	284.24
Total deposits	38,775,830	32,441,410	35,054,829	30,693,882	12,177,096	19.53	329.25
Long-term debt that reprices within 1 year	13,000	25,000	13,000	25,000	0	-48.00	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	4,802,940	4,647,880	4,647,880	2,373,013	2,366,296		
Accounting restatements	0	0	0	-44,820	0		
Net income	100,329	146,949	475,543	120,632	186,483		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-88,407	967	-142,132	-29,213	-159,431		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	657,792	0	0	2,256,634	0		
Less: Dividends declared	33,922	33,448	135,337	98,256	57,696		
Change in other comprehensive income	-272,810	-48,620	-68,735	46,572	25,898		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	8,486	6,092	25,721	23,318	11,463		
Holding company equity capital, ending balance	5,174,408	4,719,820	4,802,940	4,647,880	2,373,013		

BHC Name

City/State

### Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	45.32	37.11	66	47.48	36.10	76	46.29	36.25	74	50.25	36.22	79	58.78	37.78	87
Commercial and industrial loans	7.68	10.78	36	10.20	13.88	32	6.44	10.76	26	10.84	13.52	35	6.83	12.02	23
Loans to individuals	2.51	3.61	61	2.22	3.42	57	2.16	3.36	60	2.37	3.40	58	4.17	4.20	62
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.03	0.17	49	0.03	0.19	46	0.03	0.18	47	0.03	0.19	48	0.06	0.24	53
Other loans and leases	2.22	4.19	37	2.60	4.29	41	2.57	4.47	41	2.55	4.63	38	1.98	5.01	26
Net loans and leases	57.11	59.31	42	61.51	60.99	48	56.76	58.67	46	64.83	61.58	51	71.43	63.77	66
Debt securities over 1 year	18.36	19.47	49	12.17	16.70	29	16.08	19.46	40	10.68	15.55	29	10.78	14.60	28
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	75.47	80.04	25	73.68	78.43	23	72.85	79.22	22	75.51	78.16	25	82.21	79.65	37
Interest-bearing bank balances	11.49	7.18	80	13.79	9.08	80	15.14	8.50	82	10.96	7.51	75	2.05	3.06	50
Federal funds sold and reverse repos	0.29	0.55	76	0.02	0.50	67	0.03	0.54	67	0.02	0.82	65	0.63	1.57	78
Debt securities 1 year or less	0.58	1.65	30	0.68	1.59	34	0.63	1.56	37	0.66	1.68	30	1.50	1.91	57
Trading assets	1.04	0.52	82	1.21	0.56	85	1.16	0.49	85	2.15	1.01	86	0	1.19	15
Total earning assets	88.88	91.28	22	89.39	91.48	22	89.81	91.77	26	89.29	91.05	24	86.40	89.53	15
Non-interest cash and due from depository institutions	1.27	0.96	74	1.22	1	67	1.14	0.82	79	1.23	1.07	58	1.65	1.14	82
Other real estate owned	0.01	0.01	55	0.03	0.02	75	0.01	0.01	52	0.03	0.02	73	0.08	0.03	88
All other assets	9.84	7.70	77	9.39	7.44	74	9.05	7.35	70	9.48	7.82	72	11.96	9.27	80
<b>Memoranda</b>															
Short-term investments	12.37	10.28	67	14.50	11.92	67	15.80	11.47	71	11.63	11.17	62	4.18	7.63	46
U.S. Treasury securities	0.58	1.80	44	0	0.98	13	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	1.94	0.79	82	1.45	0.73	77	1.84	0.82	80	1.34	0.63	77	1.18	0.54	79
Municipal securities	2.44	1.72	65	1.50	1.77	56	1.94	1.73	60	1.38	1.69	56	1.31	1.34	62
Mortgage-backed securities	13.91	14.04	55	9.86	12.38	42	12.89	14.14	47	8.59	11.75	37	9.79	11.44	38
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.07	0.55	40	0.03	0.46	38	0.04	0.53	36	0.04	0.42	40	0	0.39	9
Loans held-for-sale	0.28	0.40	65	0.89	0.46	77	0.46	0.55	68	0.77	0.52	72	0.37	0.39	63
Loans held for investment	57.48	59.15	40	61.64	61.15	46	57.03	58.06	46	65.27	61.72	53	71.45	63.50	67
Real estate loans secured by 1-4 family	12.30	11.67	58	14.77	11.69	64	13.31	11.46	64	15.75	11.91	65	23.83	13.29	88
Revolving	2.72	1.40	79	3.32	1.51	85	2.97	1.42	82	3.63	1.66	86	5.01	2.07	91
Closed-end, secured by first liens	9.55	9.94	51	11.38	9.76	62	10.30	9.67	61	12.04	9.81	64	18.74	10.69	85
Closed-end, secured by junior liens	0.03	0.17	24	0.07	0.21	31	0.03	0.17	26	0.08	0.22	34	0.08	0.28	31
Commercial real estate loans	32.76	23.42	73	32.38	22.27	78	32.72	22.69	74	34.14	22.22	81	34.51	22.23	77
Construction and land development	5.01	3.49	68	4.75	3.32	69	4.83	3.34	67	5.02	3.40	73	6.39	3.44	79
Multifamily	1.21	3.52	27	0.90	3.21	20	1.06	3.57	25	1.03	3.12	24	1.33	3.01	34
Nonfarm nonresidential	26.54	15.11	85	26.73	14.77	90	26.83	14.57	90	28.09	14.72	91	26.79	14.69	87
Real estate loans secured by farmland	0.26	0.33	65	0.33	0.33	67	0.27	0.30	65	0.36	0.33	68	0.44	0.36	69

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	78.45	61.87	76	75.93	57.91	82	80.54	61.05	82	76.09	57.15	86	81.84	57.46	89
Real estate loans secured by 1-4 family	21.29	20.07	55	23.62	19.43	62	23.15	19.86	61	23.85	19.43	63	33.18	20.75	85
Revolving	4.71	2.35	83	5.32	2.45	88	5.17	2.43	86	5.50	2.64	87	6.98	3.15	91
Closed-end	16.58	17.49	45	18.30	16.76	58	17.98	17.24	56	18.35	16.59	61	26.20	17.39	80
Commercial real estate loans	56.72	38.39	82	51.78	35.36	84	56.91	37.86	83	51.70	34.63	85	48.05	33.52	75
Construction and land development	8.68	5.82	73	7.60	5.29	72	8.41	5.65	74	7.61	5.26	73	8.90	5.09	77
1-4 family	2.65	1.29	80	2.09	1.05	79	2.67	1.18	81	2.31	0.93	82	2.30	0.94	80
Other	6.03	4.49	68	5.51	4.21	64	5.74	4.40	63	5.29	4.19	64	6.60	4.02	76
Multifamily	2.09	5.66	24	1.44	5.08	16	1.84	5.78	20	1.56	4.96	19	1.85	4.69	27
Nonfarm nonresidential	45.95	25	91	42.74	23.47	94	46.67	24.56	94	42.54	22.93	95	37.30	22.15	85
Owner-occupied	20.04	8.44	95	19.43	7.93	95	20.61	8.29	94	19.40	7.68	95	18.88	7.72	94
Other	25.91	16.32	82	23.32	15.25	81	26.06	15.94	85	23.13	14.95	79	18.42	14.34	64
Real estate loans secured by farmland	0.44	0.59	65	0.53	0.56	67	0.47	0.54	65	0.54	0.54	68	0.61	0.55	69
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	13.30	18.81	34	16.32	23.16	24	11.20	18.86	22	16.41	22.17	29	9.51	19.53	16
Loans to individuals	4.35	6.52	60	3.54	6.02	57	3.75	6.24	58	3.58	6.13	55	5.81	7.13	60
Credit card loans	0.03	0.51	55	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.04	0.31	47	0.05	0.33	44	0.05	0.34	45	0.05	0.32	44	0.08	0.37	51
Other loans and leases	3.85	8.03	40	4.15	8.05	43	4.47	8.75	44	3.86	9.09	37	2.76	9.85	26
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	561.66	395.39	80	552.46	382.51	82	564.29	391.81	83	564.42	381.27	84	623.48	391.26	87
Real estate loans secured by 1-4 family	152.45	125.02	69	171.86	124.29	71	162.21	126.06	72	176.92	125.03	71	252.78	138.18	88
Revolving	33.75	14.84	88	38.69	16.14	90	36.24	15.44	88	40.78	17.42	89	53.18	21.26	91
Closed-end	118.70	108.83	61	133.18	106.79	65	125.97	108.85	67	136.14	106.14	66	199.61	115.20	84
Commercial real estate loans	406.04	249.33	84	376.75	237.40	84	398.77	245.88	86	383.49	234.65	85	366.04	229.44	79
Construction and land development	62.12	36.95	79	55.31	35.26	76	58.91	35.95	79	56.42	35.62	76	67.77	34.95	79
1-4 family	18.98	8.02	82	15.19	6.84	81	18.72	7.42	84	17.17	6.34	83	17.50	6.61	86
Other	43.14	28.49	73	40.12	28.01	69	40.19	28.11	70	39.25	28.16	67	50.28	27.32	80
Multifamily	14.98	37.99	32	10.45	34.02	22	12.87	38.66	27	11.55	32.74	25	14.09	31.04	35
Nonfarm nonresidential	328.94	160.85	92	310.99	157.71	91	326.99	158.05	93	315.52	155.06	92	284.17	152.10	90
Owner-occupied	143.46	53.96	97	141.34	52.99	96	144.40	52.99	96	143.92	52.37	96	143.82	53.07	94
Other	185.48	105.37	85	169.64	102.29	84	182.59	102.54	87	171.59	100.54	85	140.36	97.41	68
Real estate loans secured by farmland	3.17	3.46	66	3.85	3.50	69	3.31	3.22	65	4.01	3.44	69	4.66	3.60	70
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	95.23	113.45	44	118.72	145.22	40	78.47	114.45	37	121.74	139.91	40	72.44	122.02	29
Loans to individuals	31.17	36.67	61	25.77	35.91	60	26.28	34.55	61	26.58	37.47	58	44.22	43.51	62
Credit card loans	0.25	2.64	56	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.31	1.66	50	0.37	1.94	46	0.32	1.86	47	0.36	1.88	49	0.61	2.18	53
Other loans and leases	27.56	47.86	41	30.22	47.52	46	31.31	51.06	45	28.63	49.54	39	21.05	52.44	25
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	36.69	30.57	62	32.36	27.81	60	36.30	30.07	63	32.30	27.32	58	29.17	26.45	52
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	262.67	198.65	72	235.40	185.94	63	254.38	195.33	71	239.56	183.76	64	222.22	178.57	59
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	406.13	256.17	83	376.75	243.39	84	398.77	252.85	85	383.49	240.85	85	366.04	236.10	79

BHC Name

City/State

# Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	12.37	10.28	67	14.50	11.92	67	15.80	11.47	71	11.63	11.17	62	4.18	7.63	46
Liquid assets	30.54	28.10	59	27.57	27.16	53	32.20	29.03	55	24.28	26.22	51	15.30	22.44	32
Investment securities	18.94	21.67	43	12.85	18.78	27	16.71	21.63	36	11.34	17.85	27	12.29	16.99	28
Net loans and leases	57.11	59.31	42	61.51	60.99	48	56.76	58.67	46	64.83	61.58	51	71.43	63.77	66
Net loans, leases and standby letters of credit	57.29	60.12	40	61.69	61.79	47	56.93	59.49	45	65.03	62.48	51	71.64	64.84	63
Core deposits	82.38	76.85	69	78.58	73.69	56	81	75.71	64	77.51	70.67	62	74.64	63.09	73
Noncore funding	3.22	9.46	18	5.29	11.95	26	4.41	10.30	26	5.79	14.13	21	8.67	19.36	19
Time deposits of \$250K or more	1.22	1.46	49	1.88	1.96	56	1.41	1.58	54	2.13	2.11	57	1.84	2.94	30
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.67	1.11	76	2.21	1.22	80	1.86	1.23	75	2.06	1.47	73	1.88	1.94	65
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.38	0.44	81	2.19	0.60	88	1.83	0.54	84	2.05	0.54	86	1.25	0.48	70
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.03	28	0	1.11	27	0	1	27	0	1.24	19	4.43	3.01	69
Earning assets that reprice within 1 year	29.80	36.68	35	37.73	38.67	44	32.96	37.37	39	34.65	39.38	37	21.81	39.29	7
Interest-bearing liabilities that reprice within 1 year	4.30	6.16	44	6.70	7.73	59	4.95	6.39	51	7.16	8.20	58	6.87	10.19	30
Long-term debt that reprices within 1 year	0.03	0.22	66	0.06	0.28	62	0.03	0.26	62	0.07	0.47	55	0	0.96	25
Net assets that reprice within 1 year	25.47	29.01	42	30.97	29.49	47	27.97	29.65	44	27.42	29.11	42	14.93	26.63	18
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-12.11	-1.97	18	-12.49	-0.51	17	-15.64	-2.33	12	-7.74	3.20	19	5.46	14.45	22
Net short-term noncore funding dependence	-12.92	-6.65	26	-13.55	-6.88	24	-16.63	-7.71	20	-9.47	-4.76	27	4.02	3.38	43
Short-term investment / Short-term noncore funding	472.46	265.83	78	321.44	246.74	71	428.55	273.46	77	259.79	184.19	72	55.85	77.77	53
Liquid assets - short-term noncore funding / Nonliquid assets	40.20	35.38	62	31.83	30.67	55	42.05	36.68	62	26.15	28.18	56	9.23	16.97	42
Net loans and leases / Total deposits	68.05	73.06	40	75.33	76.22	48	67.95	72.79	40	79.81	79.43	51	93.39	90.31	56
Net loans and leases / Core deposits	69.33	78.05	34	78.28	83.77	43	70.08	78.25	38	83.64	88.34	45	95.69	103.93	40
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.68	-3.53	29	-1.08	0.62	6	-1.31	0.12	12	0.05	1.57	16		0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-11.23	-8.82	32	-0.04	1.31	20	-0.87	-0.25	32	2.08	4.31	19	1.06	1.36	47
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02				0
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	32.31	20.27	67	23.78	12.84	71	25.95	14.28	74	22.29	11.38	74	0	12.67	14
Available-for-sale securities	67.69	77.97	33	76.22	85.49	29	74.05	83.77	26	77.71	87.23	26	100	85.40	95
U.S. Treasury securities	3.07	8.39	45	0	5.10	13	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	10.24	3.73	81	11.30	4.35	81	11.03	4.12	83	11.83	4.01	82	9.63	3.49	84
Municipal securities	12.89	7.89	70	11.68	9.71	66	11.59	8.22	70	12.13	9.83	65	10.65	7.75	68
Mortgage-backed securities	73.46	65.55	60	76.75	66.67	64	77.12	66.54	61	75.72	66.64	61	79.72	67.43	64
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.34	3.16	38	0.27	3.05	41	0.27	3.08	37	0.32	3.01	42	0	2.94	9
Mutual funds and equity securities	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	3.07	8.63	28	5.30	9.29	41	3.78	7.78	41	5.81	10.55	36	12.23	11.86	62
Debt securities 1 to 5 years	6.96	18.50	25	2.41	16.09	16	2.84	18.25	12	2.77	17.03	21	3.11	17.94	20
Debt securities over 5 years	89.97	70.45	87	92.29	72.48	85	93.38	71.11	91	91.42	69.86	82	84.67	66.02	72
Pledged securities	29.50	29.79	53	52.97	33.48	78	36.77	32.26	58	61.57	35.67	80	37.12	30.57	59
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-0.82	-1.29	52	351.96	156.41	85	50.88	27.98	67	560.11	183.32	89	146.94	26.69	91
Investment securities	71.41	28.40	88	159.02	31.91	95	63.63	31.36	83	119.13	23.62	96	28.94	11.75	84
Core deposits	21.91	14.47	77	158.85	29.18	98	16.04	16.94	58	146.46	26.88	99	4.79	11.23	33
Noncore funding	-29.18	-10.65	25	16.23	-25.09	88	-15.37	-14.79	48	58.41	-12.18	98	89.86	6.59	95

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			7,416,312	5,929,845	2,902,001
Commit: Secured commercial real estate loans	3,267,059	1,977,028	2,656,492	1,864,625	946,190
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	83,538	73,109	71,824	76,507	32,752
Commercial and similar letters of credit	3,835	0	0	0	117
Securities lent	92,460	96,018	71,212	59,767	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	412,675	689,200	576,900	590,500	148,773
Written options contracts (interest rate)	407,120	940,377	356,053	643,115	140,002
Purchased options contracts (interest rate)	90,979	61,078	35,078	65,078	60,078
Interest rate swaps	21,302,704	19,341,896	20,822,716	18,595,001	1,760,734
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							17.67	22.78	41	15.69	22.01	29	18.23	23.52	36
Standby letters of credit	0.18	0.64	18	0.18	0.67	15	0.17	0.65	17	0.20	0.71	18	0.21	0.84	21
Commercial and similar letters of credit	0.01	0.02	60	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	42
Securities lent	0.20	0.08	88	0.24	0.11	87	0.17	0.10	87	0.16	0.18	85	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	48.08	45.51	78	52.94	42.67	79	51.93	46.30	80	52.64	48.62	75	13.25	68.47	34
Interest rate contracts	48.08	33.09	83	52.94	30.32	83	51.93	32.46	84	52.64	34.36	80	13.25	47.31	36
Interest rate futures and forward contracts	0.89	4.02	69	1.73	4.59	69	1.37	3.25	71	1.56	6.21	65	0.93	10.67	62
Written options contracts (interest rate)	0.88	1.59	63	2.37	2	75	0.85	1.41	62	1.70	2.18	65	0.88	2.47	61
Purchased options contracts (interest rate)	0.20	1.35	57	0.15	1.45	55	0.08	1.31	51	0.17	1.46	54	0.38	2.65	60
Interest rate swaps	46.11	19.54	88	48.68	20.33	88	49.63	20.49	87	49.21	20.83	87	11.06	28.86	39
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							30.44	44.98	35	30.20	42.82	43	25.85	45.53	32

BHC Name

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**Derivative Instruments**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	22,213,478	21,032,551	21,790,747	19,893,694	2,109,587
Interest rate contracts .....	22,213,478	21,032,551	21,790,747	19,893,694	2,109,587
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	412,675	689,200	576,900	590,500	148,773
Written options .....	407,120	940,377	356,053	643,115	140,002
Exchange-traded .....	0	54,000	0	57,000	47,000
Over-the-counter .....	407,120	886,377	356,053	586,115	93,002
Purchased options .....	90,979	61,078	35,078	65,078	60,078
Exchange-traded .....	0	26,000	0	30,000	25,000
Over-the-counter .....	90,979	35,078	35,078	35,078	35,078
Swaps .....	21,302,704	19,341,896	20,822,716	18,595,001	1,760,734
Held for trading .....	21,302,704	19,341,896	20,822,716	18,595,001	0
Interest rate contracts .....	21,302,704	19,341,896	20,822,716	18,595,001	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	910,774	1,690,655	968,031	1,298,693	2,109,587
Interest rate contracts .....	910,774	1,690,655	968,031	1,298,693	2,109,587
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	21,736,359	20,020,174	21,264,693	19,188,581	1,908,585
One year or less .....	612,584	763,222	641,420	682,247	843,119
Over 1 year to 5 years .....	3,301,423	2,077,621	3,095,451	1,862,249	484,011
Over 5 years .....	17,822,352	17,179,331	17,527,822	16,644,085	581,455
Gross negative fair value (absolute value) .....	412,095	402,256	410,137	809,143	30,439
Gross positive fair value .....	412,757	416,329	414,742	818,212	17,140
Held for trading .....	408,377	398,221	408,776	802,763	0
Non-traded .....	4,380	18,108	5,966	15,449	17,140
Current credit exposure on risk-based capital derivative contracts .....	408,377	405,804	408,827	802,763	15,396
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

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**Derivatives Analysis**

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
<b>Futures and forwards .....</b>															
Written options .....	1.83	6.03	40	4.47	8.11	48	1.63	6.28	37	3.23	8.18	38	6.64	5.91	65
Exchange-traded .....	0	0.13	42	0.26	0.10	87	0	0.12	42	0.29	0.14	86	2.23	0.15	91
Over-the-counter .....	1.83	5.74	43	4.21	7.80	47	1.63	5.96	39	2.95	7.73	38	4.41	5.10	58
Purchased options .....	0.41	3.59	46	0.29	3.58	47	0.16	3.27	45	0.33	3.42	46	2.85	4.42	61
Exchange-traded .....	0	0.13	42	0.12	0.11	87	0	0.12	41	0.15	0.15	84	1.19	0.28	87
Over-the-counter .....	0.41	3.11	48	0.17	3.15	49	0.16	2.87	46	0.18	2.86	45	1.66	3.35	58
Swaps .....	95.90	74.58	71	91.96	69.64	70	95.56	74.26	74	93.47	68.76	75	83.46	69.75	53
<b>Held for trading .....</b>															
Interest rate contracts .....	95.90	38.74	81	91.96	42.14	78	95.56	40.42	80	93.47	43.53	79	0	44.16	18
Foreign exchange contracts .....	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
<b>Non-traded .....</b>															
Interest rate contracts .....	4.10	61.26	18	8.04	57.86	21	4.44	59.58	19	6.53	56.47	20	100	55.84	81
Foreign exchange contracts .....	4.10	57.41	18	8.04	54.11	21	4.44	56.71	20	6.53	53.82	21	100	52.22	88
Equity, commodity, and other contracts .....	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	97.85	92.63	46	95.19	90.92	43	97.59	92.53	48	96.46	91.48	52	90.47	93.86	26
Over 1 year to 5 years .....	2.76	27.97	18	3.63	26.80	20	2.94	27.56	17	3.43	32.05	16	39.97	32.17	63
Over 5 years .....	14.86	26.35	30	9.88	28.69	21	14.21	27.01	25	9.36	27.06	21	22.94	30.45	45
Gross negative fair value (absolute value) .....	80.23	29.53	94	81.68	30.03	96	80.44	29.89	92	83.67	29.56	96	27.56	28.09	55
Gross positive fair value .....	1.86	1.21	79	1.91	1.21	74	1.88	0.98	85	4.07	1.55	91	1.44	0.83	79
Gross positive fair value .....	1.86	1.52	68	1.98	1.70	61	1.90	1.34	76	4.11	2.23	92	0.81	1.19	34
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.12	0.06	84	0.13	0.05	88	0.13	0.04	89	0.27	0.07	89	0.02	0.06	60
Gross positive fair value (X) .....	0.12	0.06	83	0.13	0.07	87	0.13	0.05	88	0.27	0.09	89	0.01	0.07	30
Held for trading (X) .....	0.12	0.04	88	0.13	0.05	90	0.13	0.04	89	0.27	0.07	89	0	0.06	18
Non-traded (X) .....	0	0.01	26	0.01	0.01	44	0	0.01	37	0.01	0.02	44	0.01	0.01	75
Current credit exposure (X) .....	0.12	0.04	87	0.13	0.05	87	0.13	0.04	90	0.27	0.06	91	0.01	0.05	36
Credit losses on derivative contracts .....	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	1.34	0.47	85	1.59	0.61	86	1.50	0.46	89	3.14	0.85	91	0.13	0.73	35

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	301,807	457,309	457,309	61,991	55,798
Gross losses	5,490	3,374	16,900	14,601	9,775
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,168	3,395	13,801	11,776	3,914
Net losses	2,322	-21	3,099	2,825	5,861
Provision for loan and lease losses	-8,307	-50,870	-152,403	199,365	12,777
Adjustments	9,218	0	0	198,778	-723
Ending balance	300,396	406,460	301,807	457,309	61,991
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.08	0.04	17	-0.53	-0.11	8	-0.38	-0.09	4	0.70	0.51	80	0.08	0.15	34
Provision for loan and lease losses / Average loans and leases	-0.13	0.06	20	-0.82	-0.20	13	-0.63	-0.16	6	1.02	0.82	72	0.11	0.24	32
Provision for loan and lease losses / Net loan and lease losses	-357.75	49.50	14	-42,238.10	-168.35	98	-4,917.81	-105.48	2	7,057.17	487.86	96	218	130.58	88
Allowance for loan and lease losses / Total loans and leases not held for sale	1.13	1.20	45	1.66	1.49	69	1.26	1.23	58	1.85	1.58	74	0.54	0.83	25
Allowance for loan and lease losses / Total loans and leases	1.13	1.17	47	1.64	1.47	70	1.25	1.20	58	1.83	1.55	75	0.54	0.81	24
Allowance for loan and lease losses / Net loans and leases losses (X)	32.34	38.27	68		18.09		97.39	21.39	93	161.88	11.58	96	10.58	8.03	74
Allowance for loan and lease losses / Nonaccrual assets	380.98	355.27	71	406.06	291.29	76	400.18	364.13	71	480.43	299.17	82	187.05	218.72	61
ALLL / 90+ days past due + nonaccrual loans and leases	262.50	284.19	54	402.21	246.27	81	375.94	287.08	74	428.04	244.34	83	143.62	151.73	59
Gross loan and lease losses / Average loans and leases	0.09	0.17	44	0.05	0.24	21	0.07	0.19	24	0.07	0.34	12	0.09	0.28	24
Recoveries / Average loans and leases	0.05	0.07	45	0.05	0.08	47	0.06	0.08	39	0.06	0.07	51	0.03	0.08	33
Net losses / Average loans and leases	0.04	0.09	47	0	0.16	10	0.01	0.11	16	0.01	0.27	6	0.05	0.21	26
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	18.75	10.98	83	23.25	7.39	94	94.52	34.67	93	120.47	33.98	97	47.58	36.22	81
Earnings coverage of net loan and lease losses (X)	51.29	38.54	70	-6,529.62	25.70	1	145.81	39.72	87	107.38	22.91	92	41.49	24.40	80
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans	-0.01	-0.01	41	-0.03	0.03	15	-0.02	0.02	19	-0.01	0.04	10	-0.01	0.01	26
Real estate loans secured by 1-4 family	-0.03	-0.02	38	-0.04	-0.01	21	-0.05	-0.02	17	-0.02	0.01	21	-0.01	0.01	32
Revolving	-0.01	-0.08	48	-0.08	-0.03	22	-0.10	-0.07	23	-0.01	0.01	38	-0.02	0.02	25
Closed-end	-0.03	-0.02	31	-0.03	-0.01	25	-0.03	-0.01	21	-0.02	0	18	-0.01	0	33
Commercial real estate loans	-0.01	0	27	-0.02	0.05	11	-0.01	0.04	14	-0.01	0.07	3	-0.01	0.01	22
Construction and land development	-0.04	-0.02	19	-0.04	0	15	-0.09	0	7	-0.06	0	12	-0.09	-0.01	9
1-4 family	0	0	17	0	0	24	0	0	18	0	0	18	0	0	55
Other	-0.04	-0.01	14	-0.04	0	12	-0.09	0	7	-0.06	0	9	-0.09	-0.01	7
Multifamily	0	0	57	0	0	54	0	0.01	15	-0.02	0	8	0	0	56
Nonfarm nonresidential	0	0.01	44	-0.02	0.07	11	0.01	0.05	42	0	0.11	20	0.01	0.02	58
Owner-occupied	0	0	84	-0.01	0.01	10	0.01	0.01	74	0	0.02	40	0.02	0.01	80
Other	0	0	20	0	0.06	16	0	0.04	23	0	0.08	33	0	0.01	19
Real estate loans secured by farmland	-0.10	0	4	-0.06	0	8	-0.14	0	5	-0.04	0.02	6	0	0.01	48
Commercial and industrial loans	0.10	0.11	58	-0.04	0.20	9	0.01	0.17	18	0.02	0.47	10	0.13	0.37	25
Loans to individuals	0.73	0.70	60	0.74	1.06	50	0.74	0.71	60	0.47	1.13	26	0.76	1.17	44
Credit card loans	0	1.88	10		2.41			1.84			2.92			3.11	
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.16	13	0	0.09	19	0.01	0.10	46	0.01	0.15	43	0	0.15	22

BHC Name

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### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	81,471	31,874	101,386	49,565	27,316
90+ days past due loans and leases	35,586	958	4,863	11,651	10,022
Nonaccrual loans and leases	78,849	100,099	75,418	95,187	33,141
Total past due and nonaccrual loans and leases	195,906	132,931	181,667	156,403	70,479
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	3,733	4,835	1,332	5,247	3,920
Total restructured loans and leases	3,733	4,835	1,332	5,247	3,920
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	1,749	377	831	6,069	2,258
Other real estate owned	3,290	11,471	2,736	11,914	11,964
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.31	0.32	59	0.13	0.33	20	0.42	0.32	72	0.20	0.39	27	0.24	0.43	29
90+ days past due loans and leases	0.13	0.10	77	0	0.11	30	0.02	0.10	48	0.05	0.12	51	0.09	0.15	57
Nonaccrual loans and leases	0.30	0.44	33	0.40	0.65	29	0.31	0.46	33	0.38	0.66	26	0.29	0.51	26
90+ days past due and nonaccrual loans and leases	0.43	0.59	40	0.41	0.82	21	0.33	0.62	27	0.43	0.85	24	0.38	0.71	24
30-89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.01	0.10	21	0.02	0.13	16	0.01	0.10	12	0.02	0.13	19	0.03	0.14	23
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.31	0.32	59	0.13	0.33	20	0.42	0.32	72	0.20	0.40	27	0.24	0.43	29
90+ days past due assets	0.13	0.10	77	0	0.11	29	0.02	0.10	47	0.05	0.12	51	0.09	0.15	55
Nonaccrual assets	0.30	0.45	32	0.40	0.66	29	0.31	0.47	33	0.38	0.67	26	0.29	0.53	26
30+ days past due and nonaccrual assets	0.73	0.94	48	0.54	1.18	19	0.75	0.97	45	0.63	1.29	20	0.62	1.19	19
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.25	0.35	42	0.25	0.50	22	0.19	0.36	25	0.28	0.52	29	0.27	0.44	29
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.36	39	0.28	0.53	27	0.20	0.37	24	0.31	0.55	28	0.35	0.48	40
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.18	0.41	19	0.28	0.58	21	0.19	0.41	19	0.30	0.60	23	0.30	0.53	23
Allowance for loan and lease losses	27.93	62.77	18	27.54	69.27	14	26.17	62.64	19	24.75	66.66	12	76.40	115.41	33
Equity capital + allowance for loan and lease losses	1.53	3.67	17	2.18	5.03	16	1.55	3.60	17	2.22	4.97	20	1.95	4.28	19
Tier 1 capital + allowance for loan and lease losses	2.22	4.23	23	3.20	5.96	23	2.25	4.30	23	3.26	6.05	22	3.16	5.65	24
Loans and leases + other real estate owned	0.31	0.69	20	0.45	0.97	21	0.33	0.71	21	0.45	0.97	16	0.41	0.85	19

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.13	0.26	32	0.07	0.31	15	0.11	0.26	27	0.07	0.39	11	0.24	0.38	37
90+ days past due .....	0.06	0.13	68	0	0.13	32	0	0.12	42	0	0.16	38	0.10	0.16	64
Nonaccrual .....	0.30	0.51	35	0.45	0.76	34	0.31	0.52	35	0.42	0.76	32	0.25	0.46	28
Commercial and industrial															
30–89 days past due .....	0.92	0.26	94	0.40	0.22	79	2.85	0.24	99	0.81	0.23	90	0.23	0.31	46
90+ days past due .....	0.65	0.03	97	0.02	0.02	72	0.15	0.04	90	0.27	0.03	96	0.01	0.05	41
Nonaccrual .....	0.37	0.53	46	0.22	0.69	21	0.42	0.57	48	0.22	0.75	19	0.63	0.83	47
Individuals															
30–89 days past due .....	1.89	0.67	94	0.29	0.53	34	0.39	0.63	36	0.29	0.83	20	0.39	0.83	28
90+ days past due .....	0	0.08	21	0	0.11	20	0	0.09	35	0	0.14	38	0.08	0.17	53
Nonaccrual .....	0.29	0.16	79	0.64	0.22	86	0.38	0.17	83	0.68	0.28	85	0.48	0.17	87
Depository institution loans															
30–89 days past due .....		0			0.01			0.01			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.01			0			0			0			0	
Agricultural															
30–89 days past due .....	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due .....	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual .....	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due .....		0			0.03			0.50			0			0.07	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due .....	0	0.13	35	0	0.13	16	0.01	0.12	42	0	0.18	15	0	0.20	14
90+ days past due .....	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0.03	0.01	86
Nonaccrual .....	0.02	0.08	57	0.08	0.15	58	0.02	0.09	53	0.09	0.15	61	0.01	0.13	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.11	0.44	15	0.14	0.47	16	0.16	0.46	21	0.13	0.65	6	0.33	0.67	25
	90+ days past due	0	0.25	46	0	0.28	40	0	0.24	39	0.01	0.33	38	0.16	0.31	71
	Nonaccrual	0.49	0.68	47	0.67	0.88	45	0.49	0.71	43	0.70	0.89	49	0.41	0.73	33
Revolving	30-89 days past due	0.20	0.27	42	0.31	0.31	57	0.29	0.28	56	0.17	0.48	24	0.35	0.45	38
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0.17	0.05	86
	Nonaccrual	0.53	1.02	47	0.82	1.31	54	0.51	1.18	47	0.75	1.13	52	0.61	1	49
Closed-end	30-89 days past due	0.09	0.46	15	0.09	0.48	11	0.13	0.49	18	0.12	0.65	5	0.33	0.70	26
	90+ days past due	0.01	0.28	50	0	0.31	45	0	0.26	41	0.01	0.38	40	0.16	0.35	67
	Nonaccrual	0.48	0.66	49	0.63	0.85	41	0.49	0.67	43	0.68	0.87	50	0.35	0.70	31
Junior lien	30-89 days past due	0	0.01	33	0.01	0.01	53	0	0.01	28	0	0.02	34	0.01	0.02	44
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.03	23	0.02	0.05	37	0.01	0.03	29	0.02	0.04	38	0	0.04	8
Commercial real estate	30-89 days past due	0.12	0.16	55	0.04	0.22	20	0.08	0.15	51	0.05	0.26	26	0.17	0.18	57
	90+ days past due	0.08	0.01	92	0	0.02	50	0.01	0.01	66	0	0.02	57	0.06	0.03	73
	Nonaccrual	0.22	0.37	40	0.33	0.62	32	0.23	0.38	42	0.26	0.62	26	0.12	0.23	33
Construction and development	30-89 days past due	0.11	0.19	61	0.05	0.22	41	0.06	0.17	52	0.09	0.28	45	0.04	0.28	37
	90+ days past due	0	0	80	0	0.01	73	0	0.01	78	0	0.01	35	0.03	0.02	80
	Nonaccrual	0.06	0.17	48	0.09	0.50	47	0.08	0.20	54	0.13	0.41	51	0.12	0.20	58
1-4 family	30-89 days past due	0.01	0.03	61	0	0.03	30	0	0.02	30	0.04	0.03	72	0.03	0.06	59
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.01	0.02	70	0	0.02	29	0.01	0.01	69	0	0.03	27	0	0.02	30
Other	30-89 days past due	0.10	0.14	69	0.05	0.16	48	0.06	0.13	68	0.05	0.22	48	0.01	0.20	33
	90+ days past due	0	0	82	0	0	79	0	0	85	0	0	40	0.03	0.01	84
	Nonaccrual	0.05	0.14	57	0.09	0.43	51	0.07	0.16	62	0.13	0.35	55	0.12	0.17	64
Multifamily	30-89 days past due	0.07	0.06	74	0	0.08	27	0.37	0.07	90	0.08	0.09	66	0.11	0.08	75
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0.02	0.13	45	0	0.17	21	0.22	0.11	81	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.12	0.13	64	0.04	0.20	24	0.08	0.13	55	0.04	0.23	29	0.21	0.14	76
	90+ days past due	0.10	0.01	91	0	0.02	56	0.01	0.01	72	0	0.02	63	0.06	0.03	80
	Nonaccrual	0.25	0.45	39	0.38	0.78	33	0.27	0.45	45	0.29	0.80	24	0.13	0.28	30
Owner Occupied	30-89 days past due	0.07	0.04	72	0.01	0.06	32	0.04	0.04	60	0.04	0.07	45	0.17	0.07	86
	90+ days past due	0.02	0	90	0	0	68	0.01	0	81	0	0	33	0.03	0.01	78
	Nonaccrual	0.14	0.17	48	0.32	0.32	57	0.15	0.17	50	0.25	0.27	47	0.10	0.16	42
Other	30-89 days past due	0.05	0.08	61	0.02	0.12	38	0.04	0.08	61	0	0.14	24	0.04	0.07	45
	90+ days past due	0.08	0.01	93	0	0.01	34	0	0	76	0	0.01	76	0.04	0.01	82
	Nonaccrual	0.11	0.24	41	0.06	0.40	21	0.12	0.23	44	0.04	0.44	16	0.03	0.10	33
Farmland	30-89 days past due	2.02	0.17	93	0	0.13	30	0.31	0.10	83	0.17	0.11	75	0	0.23	23
	90+ days past due	0	0	45	0.14	0.01	91	0.03	0	90	0	0	45	0.18	0.01	94
	Nonaccrual	1.22	0.67	79	2.65	1.14	81	0.87	0.69	72	2.60	1.13	79	1.24	0.84	69
Credit card	30-89 days past due	5.82	0.87	98		0.75			0.81			0.95			1.19	
	90+ days past due	0	0.45	16		0.56			0.45			0.63			0.78	
	Nonaccrual	0.23	0.12	79		0.10			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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# Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	4,404,299	3,949,899	3,826,429	3,942,839	1,692,101
Retained earnings	1,109,827	859,463	1,058,674	760,562	679,895
Accumulated other comprehensive income (AOCI)	-293,956	-1,031	-21,146	47,589	1,017
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	5,220,170	4,808,331	4,863,957	4,750,990	2,373,013
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	2,041,178	1,712,503	1,683,459	1,693,227	1,045,271
Accumulated other comprehensive income-related adjustments	-293,956	-1,031	-21,146	47,589	1,016
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,472,948	3,096,859	3,201,644	3,010,174	1,326,726
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,472,948	3,096,859	3,201,644	3,010,174	1,326,726
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	112,269
Additional tier 1 capital before deductions	0	0	0	0	112,269
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	112,269
<b>Tier 1 Capital</b>	3,472,948	3,096,859	3,201,644	3,010,174	1,438,995
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	403,000	391,500	328,000	391,500	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	188,667	211,292	163,030	240,365	62,326
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	591,667	602,792	491,030	631,865	62,326
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	591,667	602,792	491,030	631,865	62,326
Exited advanced approach tier 2 capital					
Total capital	4,064,615	3,699,651	3,692,674	3,642,039	1,501,321
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	43,122,344	38,287,627	41,434,580	38,071,699	15,838,547
Less: Deductions from common equity tier 1 capital	2,041,178	1,712,503	1,683,459	1,693,227	1,045,271
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	41,081,166	36,575,124	39,751,121	36,378,472	14,793,276
Total risk-weighted assets	30,549,017	25,531,479	27,240,449	25,571,101	11,746,074
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.37	12.18	39	12.13	12.54	49	11.75	12.37	42	11.77	12.35	42	11.30	12.11	39
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.37	12.88	28	12.13	13.31	32	11.75	13.11	30	11.77	13.08	28	12.25	12.78	45
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.31	14.72	26	14.49	15.37	39	13.56	14.91	29	14.24	15.23	37	12.78	14.36	23
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.45	9.06	31	8.47	9.15	34	8.05	8.98	25	8.27	9.13	25	9.73	9.76	56
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	6,610	6,406	7,372	6,507	0	3.18	
Total property and casualty assets	6,610	6,406	7,372	6,507	0	3.18	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	4,204	3,129	3,849	3,048	0	34.36	
Total property and casualty equity	4,204	3,129	3,849	3,048	0	34.36	
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	354	82	801	-425	0	331.71	
Total property and casualty	354	82	801	-425	0	331.71	
Total life and health	0	0	0	0	0		
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Claims and claims adjusted expense reserves (P/C)	480	860	502	818	0	-44.19	
Unearned premiums (P/C)	1,876	1,183	2,536	1,602	0	58.58	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	942,923	562,624	783,049	559,367	234,567	67.59	530.46

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0.01	0	88	0.02	0	88	0.02	0	90	0.02	0	88	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	50.48	77	100	54.39	76	100	53.11	76	100	53.67	76		51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	49.52	22	0	45.61	23	0	46.89	24	0	46.33	23		48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue		3.33			2.23			2.76			2.84			7.32	
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91	
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09	
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Insurance underwriting net income / Consolidated net income	0.35	0.02	92	0.06	0.02	90	0.17	0.02	91	-0.35	0.03	1	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	33.68	25.60	66	10.48	22.15	66	20.81	23.22	64	-13.94	15.59	10		19.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47		0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	24.99	12.22	97	16.06	11	70	22.35	12	90	16.13	11.03	68	15.63	11.51	68

**Broker-Dealer Activities**

Net assets of broker-dealer subsidiaries (\$000)		0		0		0		0		0		0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

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### Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	38,157	51,156	39,955	54,176	0
Real estate loans	38,157	51,156	39,955	54,176	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	38,157	51,156	39,955	54,176	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31		1.25	
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	-25.41	10.28	18		-6.17		-26.25	6.83	15		-2.40			22.48	
Total selected assets	-25.41	17.19	12		-2.56		-26.25	9.48	14		2.04			12.40	
Deposits		-5.48			2.95			0.73			3.46			10.36	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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### Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.02	0.02	0.02	0.02	0.01

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	75,000	0	200,000	90,297	214,703		677.52
Dividends .....	75,000	0	200,000	90,297	214,703		677.52
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	18	25	83	107	150	-28.00	20.00
Dividends .....	18	25	83	107	150	-28.00	20.00
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	75,018	25	200,083	90,404	214,853	299972.00	676.50
Securities gains (losses) .....	0	0	0	0	5,366		
Other operating income .....	0	13	25	52	19	-100.00	-100.00
Total operating income .....	75,018	38	200,108	90,456	220,238	197315.79	672.19
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	551	0	0		
Interest expense .....	3,441	3,691	13,546	8,277	0	-6.77	
Other expenses .....	3,449	3,875	26,630	37,297	15,409	-10.99	35.36
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	6,890	7,566	40,727	45,574	15,409	-8.93	170.41
Income (loss) before taxes .....	68,128	-7,528	159,381	44,882	204,829		850.58
Applicable income taxes (credit) .....	-1,612	-1,728	-9,053	-8,960	-1,883		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	69,740	-5,800	168,434	53,842	206,712		787.16
Equity in undistributed income of subsidiaries .....	30,589	152,749	307,109	66,790	-20,229	-79.97	194.04
Bank subsidiaries .....	30,235	152,668	306,296	67,215	-20,229	-80.20	190.64
Nonbank subsidiaries .....	354	81	813	-425	0	337.04	
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	100,329	146,949	475,543	120,632	186,483	-31.73	449.33
<b>Memoranda</b>							
Bank net income .....	105,235	152,668	506,296	157,512	194,474	-31.07	424.89
Nonbank net income .....	372	106	896	-318	150	250.94	2380.00
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	5,474,622	98.03	4,898,851	95.73	5,032,364	98.07	4,886,803	2,463,903	11.75	238.33
Common and preferred stock .....	5,474,622	98.03	4,898,851	95.73	5,032,364	98.07	4,794,803	2,463,903	11.75	238.33
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	92,000	0		
Investment in nonbank subsidiaries .....	7,767	0.14	8,271	0.16	7,412	0.14	8,190	3,563	-6.09	243.37
Common and preferred stock .....	7,767	0.14	8,271	0.16	7,412	0.14	8,190	3,563	-6.09	243.37
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	88,372	1.58	93,151	1.82	81,052	1.58	31,522	21,688	-5.13	209.72
Cash and due from unrelated depository institution .....	0	0	100,000	1.95	0	0	100,000	0	-100.00	-100.00
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	145	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	14,053	0.25	17,142	0.33	10,555	0.21	15,940	204	-18.02	318.49
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	5,584,814	100.00	5,117,415	100.00	5,131,383	100.00	5,042,600	2,489,358	9.13	237.74
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	288,329	5.16	245,624	4.80	209,901	4.09	245,854	0	17.39	
Other liabilities .....	4,853	0.09	7,272	0.14	1,377	0.03	4,542	512	-33.26	700.83
Balance due to subsidiaries and related institutions .....	117,224	2.10	144,699	2.83	117,165	2.28	144,324	115,833	-18.99	60.45
Total liabilities .....	410,406	7.35	397,595	7.77	328,443	6.40	394,720	116,345	3.22	457.11
Equity Capital .....	5,174,408	92.65	4,719,820	92.23	4,802,940	93.60	4,647,880	2,373,013	9.63	227.51
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	189,403	3.39	177,651	3.47	173,331	3.38	177,434	84,361	6.62	159.18
Common surplus .....	4,214,897	75.47	3,772,248	73.71	3,653,098	71.19	3,765,406	1,607,740	11.73	272.28
Retained earnings .....	1,064,064	19.05	770,952	15.07	997,657	19.44	657,451	679,895	38.02	180.36
Accumulated other comprehensive income .....	-293,956	-5.26	-1,031	-0.02	-21,146	-0.41	47,589	1,017		
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	5,584,814	100.00	5,117,415	100.00	5,131,383	100.00	5,042,600	2,489,358	9.13	237.74
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	117,224	2.10	144,699	2.83	117,165	2.28	144,324	115,833	-18.99	60.45
Notes payable to subsidiaries that issued TPS .....	115,000	2.06	153,500	3	115,000	2.24	153,500	115,000	-25.08	57.53
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	11,000	0.21	0	0	11,000	0	-100.00	
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	8.13	9.94	32	12.54	12.54	55	10.01	11.94	35	3.35	7.29	14	7.89	9.68	22
Bank net income / Average equity investment in banks.....	8.01	10.44	29	12.60	12.55	58	10.28	11.80	41	4.17	7.45	17	7.90	10.51	20
Nonbank net income / Average equity investment in nonbanks.....	19.61	11.36	74	5.15	12.53	41	11.68	13.12	58	-4.85	9.75	5	4.21	7.89	43
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income.....	104.89	97.54	65	103.89	95.97	73	106.47	96.79	80	130.57	88.16	97	104.29	82.22	61
Nonbank net income / Parent net income.....	0.37	3.43	46	0.07	2.83	40	0.19	3.40	42		3.59		0.08	5.93	28
Subsidiary holding companies' net income / Parent net income.....		80.23			65.70			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital.....	7.93	16.87	35	8.42	17.74	34	6.84	16.81	32	8.49	20.06	33	4.90	20.43	21
Total debt / Equity capital.....	5.57	11.65	40	5.20	11.90	37	4.37	11.71	33	5.29	14.41	34	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital.....	7.79	13.71	39	8.46	14.30	38	6.76	13.63	35	8.59	16.67	37	4.85	16.36	24
Total debt + Loans guaranteed for affiliate / Equity capital.....	5.57	11.72	40	5.20	12.02	36	4.37	11.77	33	5.29	14.68	34	0	14.56	13
Total debt / Equity capital – excess over fair value.....	5.57	11.75	40	5.20	12	37	4.37	11.81	33	5.29	14.52	34	0	14.51	13
Long-term debt / Equity capital.....	5.57	11.08	40	5.20	11.33	38	4.37	10.95	33	5.29	13.56	36	0	13.04	13
Short-term debt / Equity capital.....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.08	42	0.23	0.04	89	0	0.06	41	0.24	0.06	88	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	70.64	40.81	75	62.46	35.48	74	63.67	39.86	66	62.52	34.67	76	0	28.44	13
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	105.95	103.47	66	103.97	102.85	58	104.93	103.22	65	103.34	102.81	56	103.98	103.22	56
Total investment in subs / Equity capital.....	105.95	108.45	55	103.97	108.21	50	104.93	108.40	51	105.32	110.16	51	103.98	111.07	42
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	0.77	0.38	72	0.32	0.22	60	0.50	0.29	68	1.29	0.47	81	0.51	0.36	62
Equity investment in subs – equity cap / Net income-div (X).....	1.16	1.31	60	0.41	0.74	41	0.70	1.05	50	6.93	1.82	94	0.73	1.22	40
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	187.93	129.62	75	5.44	111.20	4	126.54	152.85	45	70.08	136.59	15	304.75	177.68	87
Cash from ops + noncash items + op expense / Op expense + dividend.....	208.38	125.04	78	24.73	98.58	22	149.75	154.48	56	70.64	147.24	10	308.88	190.27	83
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	118.11	98.29	69	251.40	85.35	91	85.38	98.54	34	177.32	134.08	77	101.73	116.34	37
Pretax operating income + interest expense / Interest expense.....	2,079.89	2,251.18	73	-103.96	1,142.88	8	1,276.59	1,835.33	49	642.25	2,016.32	37		1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	1,764.50	1,728.15	67	-54.58	1,357.31	10	1,023.52	1,770.77	42	445.94	1,539.23	28	4,217.17	1,632.83	89
Dividends + interest from subsidiaries / Interest expense + dividends.....	200.78	145.40	73	0.07	117.86	7	134.39	174.12	42	84.86	150.43	19	372.39	210.80	85
Fees + other income from subsidiaries / Salary + other expenses.....	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....		20.52		13.36	33.13	29		47.61		10.97	35.64	33		57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	1.26	3.42	42	3.19	3.97	52	1.30	3.44	44	3.91	3.85	58	0	2.64	28
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.24			0.05			0.17			0.10			0.04	
Nonaccrual.....		0.75			1.22			0.92			1.03			0.54	
Total.....		1			1.27			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0.01	1.70	40	0.02	1.80	39	0.02	1.76	42	0.02	2.66	37	0	5.62	12
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	48.64	64.91	39		74.87		80.35	66.37	65	182.49	81.10	91	27.91	57.84	22
Dividends declared / Net income .....	33.81	33.46	51	22.76	23.13	47	28.46	28.27	49	81.45	42.29	93	30.94	33.08	47
Net income – dividends / Average equity.....	5.38	6.76	42	9.69	9.52	61	7.16	8.62	38	0.62	4.14	13	5.45	6.46	36
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	221.10	124.34	78	0	101.14	15	147.78	155.92	58	91.90	132.17	29	372.13	178.13	88
Dividends from nonbank subsidiaries .....	0.05	1.65	70	0.07	3.28	70	0.06	4.90	49	0.11	3.41	55	0.26	7.53	50
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	221.15	153.16	70	0.07	128.99	17	147.84	203.53	45	92.01	174.85	19	372.39	260.40	78
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	71.27	43.39	67	0	30.63	14	39.50	45.96	38	57.33	60.28	50	110.40	66.55	91
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries .....	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	71.27	49.34	65	0	33.49	8	39.50	51.33	38	57.33	62.88	49	110.40	69.36	87
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	4.84	31.46	62	23.58	47.24	60	9.26	62.63	29		56.39		100	82.95	65
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31		7.38		0	20.25	26
Management and service fees from nonbank subsidiaries .....	0	0.46	41	0	0.53	40	0	0.37	40		0.86		0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45		0.16		0	1.06	43
Operating income from nonbank subsidiaries .....	4.84	39.06	45	23.58	69.48	49	9.26	87.22	15		79.84		100	150.41	51
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.98	60.28	85	0	58.57	15	99.95	74.16	87	99.82	69.76	84	97.49	67.32	66
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	99.98	73.91	74	0	71.70	7	99.95	83.13	82	99.82	82.20	78	97.49	78.80	49
Dividends from nonbank subsidiaries .....	0.02	4.30	64	65.79	5.32	92	0.04	3.07	48	0.12	1.95	58	0.07	2.65	46
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0.02	6.88	51	65.79	10.59	89	0.04	4.67	35	0.12	4.70	44	0.07	7.29	31
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	40.66	28.43	67	58.91	29.59	76	55.82	26.38	79	58.70	27.08	79		28.33	